

United States Bankruptcy Court
Eastern District of Virginia

In re **Mary Ellen Baldwin**,
 Debtor

Case No. **09-11923**

Chapter **7**

SUMMARY OF SCHEDULES - AMENDED

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	432,500.00		
B - Personal Property	Yes	4	9,152.03		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	4		882,471.62	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		51,014.82	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	11		397,050.30	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	4			
I - Current Income of Individual Debtor(s)	Yes	1			2,757.00
J - Current Expenditures of Individual Debtor(s)	Yes	2			10,167.04
Total Number of Sheets of ALL Schedules		31			
Total Assets			441,652.03		
Total Liabilities				1,330,536.74	

United States Bankruptcy Court
Eastern District of Virginia

In re **Mary Ellen Baldwin**

Debtor

Case No. **09-11923**Chapter **7**

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

- ☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	
Student Loan Obligations (from Schedule F)	
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	
TOTAL	

State the following:

Average Income (from Schedule I, Line 16)	
Average Expenses (from Schedule J, Line 18)	
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column		
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		
4. Total from Schedule F		
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		

In re **Mary Ellen Baldwin**Case No. **09-11923**

Debtor

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS - AMENDED

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H U S B A N D	W I F E	J O I N T	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
		Husband, Wife, Joint, or Community							
		DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN							
Account No. 162218012901		2000 28' Pontoon boat						970.00	0.00
American General Finance P.O. Box 742536 Cincinnati, OH 45274-2536	-								
		Value \$ 1,500.00							
Account No.		American Gen. Financial Svcs. P.O. Box 571 Louisa, VA 23093							
Representing: American General Finance									
		Value \$							
Account No. 6899 1013 775899		Home Equity Line of Credit Location: 13403 Yardley Lane, Woodbridge VA						124,391.00	124,391.00
Bank of America P.O. Box 536214 Atlanta, GA 30353	-								
		Value \$ 226,700.00							
Account No. 6899 1013 775801		Third Mortgage Location: 13403 Yardley Lane, Woodbridge VA						119,972.71	119,972.71
Bank of America P.O. Box 536214 Atlanta, GA 30353	-								
		Value \$ 226,700.00							
3 continuation sheets attached		Subtotal (Total of this page)						245,333.71	244,363.71

In re **Mary Ellen Baldwin**Case No. **09-11923**

Debtor

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS - AMENDED

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No.								
Representing: Bank of America			Bank of America P.O. Box 22021 NC4-105-03-14 Greensboro, NC 27420					
			Value \$					
Account No. 9000435687			Second Mortgage					
EverHome Mortgage P.O. Box 530580 Atlanta, GA 30353		-	Location: 13403 Yardley Lane, Woodbridge VA					
			Value \$ 226,700.00				29,764.59	29,764.59
Account No.								
Representing: EverHome Mortgage			EverHome Mortgage 8201 Cypress Plaza Dr. Jacksonville, FL 32256					
			Value \$					
Account No. 34431995			Car loan					
Ford Credit P.O. Box 94380 Palatine, IL 60094-4380		X -	2002 Ford F350 Truck (owned by business)					
			Value \$ 4,250.00				1,893.04	0.00
Account No.								
Representing: Ford Credit			Nat'l. Bankruptcy Srvc. Ctr. P.O. Box 537901 Livonia, MI 48153-7901					
			Value \$					
Subtotal (Total of this page)							31,657.63	29,764.59

Sheet **1** of **3** continuation sheets attached to
Schedule of Creditors Holding Secured Claims

In re **Mary Ellen Baldwin**Case No. **09-11923**

Debtor

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS - AMENDED

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E	D E B T O R	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. 36786716			Car loan					
Ford Credit P.O. Box 94380 Palatine, IL 60094-4380	X	-	2004 Ford F650 Dump Truck (owned by business)					
			Value \$ 10,000.00				14,706.15	4,706.15
Account No.			Nat'l. Bankruptcy Srv. Ctr. P.O. Box 537901 Livonia, MI 48153-7901					
Representing: Ford Credit			Value \$					
Account No. 0359277254			First Mortgage					
GMAC P.O. Box 780 3451 Hammond Ave Waterloo, IA 50704		-	13402 Trethaway, Woodbridge, VA (rental property)					
			Value \$ 190,800.00				254,871.00	64,071.00
Account No. 3000941298			First Mortgage					
Indymac Bank P.O. Box 78826 Phoenix, AZ 85062		-	Location: 13403 Yardley Lane, Woodbridge VA					
			Value \$ 226,700.00				228,120.53	1,420.53
Account No.			Shapiro & Burson, LLP 13135 Lee Jackson Hwy, #201 Fairfax, VA 22033					
Representing: Indymac Bank			Value \$					
Subtotal							497,697.68	70,197.68
(Total of this page)								

Sheet **2** of **3** continuation sheets attached to
Schedule of Creditors Holding Secured Claims

In re **Mary Ellen Baldwin**Case No. **09-11923**

Debtor

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS - AMENDED

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R	H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No.								
Representing: Indymac Bank			Triad Guaranty Ins. Co. 101 So. Stratford Rd. Winston Salem, NC 27104					
			Value \$					
Account No. 0039029319			13402 Trethaway, Woodbridge, VA (rental property)					
Ocwen Loan Servicing P.O. Box 785056 Orlando, FL 32878		-						
			Value \$ 190,800.00				107,782.60	107,782.60
Account No.								
Representing: Ocwen Loan Servicing			Dominion Law Assoc. 222 Central Park Ave. Virginia Beach, VA 23462-3026					
			Value \$					
Account No.								
			Value \$					
Account No.								
			Value \$					

Sheet **3** of **3** continuation sheets attached to
Schedule of Creditors Holding Secured Claims

Subtotal
(Total of this page)

107,782.60**107,782.60**

Total
(Report on Summary of Schedules)

882,471.62**452,108.58**

United States Bankruptcy Court
Eastern District of Virginia

In re **Mary Ellen Baldwin**

Debtor(s)

Case No. **09-11923**Chapter **7**

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION - AMENDED

PART A - Debts secured by property of the estate. (Part A must be fully completed for **EACH** debt which is secured by property of the estate. Attach additional pages if necessary.)

Property No. 1	
Creditor's Name: American General Finance	Describe Property Securing Debt: 2000 28' Pontoon boat
Property will be (check one): <input type="checkbox"/> Surrendered <input checked="" type="checkbox"/> Retained	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input checked="" type="checkbox"/> Other. Explain <u>Debtor will pay off balance by 4/30/09</u> (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one): <input checked="" type="checkbox"/> Claimed as Exempt <input type="checkbox"/> Not claimed as exempt	

Property No. 2	
Creditor's Name: Bank of America	Describe Property Securing Debt: Location: 13403 Yardley Lane, Woodbridge VA
Property will be (check one): <input type="checkbox"/> Surrendered <input checked="" type="checkbox"/> Retained	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input checked="" type="checkbox"/> Other. Explain <u>Debtor is renegotating the terms of the loan</u> (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one): <input type="checkbox"/> Claimed as Exempt <input checked="" type="checkbox"/> Not claimed as exempt	

Property No. 3	
Creditor's Name: Bank of America	Describe Property Securing Debt: Location: 13403 Yardley Lane, Woodbridge VA
Property will be (check one): <input type="checkbox"/> Surrendered <input checked="" type="checkbox"/> Retained	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input checked="" type="checkbox"/> Other. Explain <u>Subject to renegotiation of loan</u> (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one): <input type="checkbox"/> Claimed as Exempt <input checked="" type="checkbox"/> Not claimed as exempt	

Property No. 4	
Creditor's Name: EverHome Mortgage	Describe Property Securing Debt: Location: 13403 Yardley Lane, Woodbridge VA
Property will be (check one): <input type="checkbox"/> Surrendered <input checked="" type="checkbox"/> Retained	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input checked="" type="checkbox"/> Other. Explain <u>Debtor is renegotiating the terms of the loan</u> (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one): <input type="checkbox"/> Claimed as Exempt <input checked="" type="checkbox"/> Not claimed as exempt	

Property No. 5	
Creditor's Name: Indymac Bank	Describe Property Securing Debt: Location: 13403 Yardley Lane, Woodbridge VA
Property will be (check one): <input type="checkbox"/> Surrendered <input checked="" type="checkbox"/> Retained If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input checked="" type="checkbox"/> Other. Explain <u>Debtor is renegotiating the terms of the loan</u> (for example, avoid lien using 11 U.S.C. § 522(f)). Property is (check one): <input type="checkbox"/> Claimed as Exempt <input checked="" type="checkbox"/> Not claimed as exempt	

PART B - Personal property subject to unexpired leases. (All three columns of Part B must be completed for each unexpired lease. Attach additional pages if necessary.)

Property No. 1		
Lessor's Name: -NONE-	Describe Leased Property:	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2): <input type="checkbox"/> YES <input type="checkbox"/> NO

I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease.

Date April 22, 2009

Signature /s/ Mary Ellen Baldwin
 Mary Ellen Baldwin
 Debtor

**United States Bankruptcy Court
Eastern District of Virginia**

In re **Mary Ellen Baldwin**
Debtor(s)

Case No. **09-11923**
Chapter **7**

**AMENDED
DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I certify under penalty of perjury that the foregoing is true and correct.

Date **April 22, 2009**

Signature **/s/ Mary Ellen Baldwin**
Mary Ellen Baldwin
Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571